

QUALIFICATIONS
DUANE THOMS, MAI, SRA

Arizona Certified General Real Estate Appraiser #30059

FORMAL EDUCATION:

B.S. in Agricultural Economics, University of Nebraska, Lincoln, Nebraska, May 1969

REAL ESTATE RELATED COURSES & SEMINARS:

Completed all required courses necessary for the MAI, SRPA, SRA and RM appraisal designations. (As a result of the unification of the American Institute of Real Estate Appraisers and Society of Real Estate Appraisers into the Appraisal Institute, only the MAI and SRA designations are applicable.)

Attended numerous seminars and workshops on appraisal and real estate related topics conducted primarily by the Appraisal Institute. A partial list of the more recent seminars include:

- Real Estate Finance, Value, & Investment Performance (3/05)
- Appraisal Consulting: A Solutions Approach for Professionals (3/05)
- The Road Less Traveled: Special Purpose Properties (2/05)
- Loss Prevention Program for Real Estate Appraisers (9/04)
- Rates & Ratios: Making Sense of GIMs, OARs, and DCF (2/04)
- Course 420--Business Practices and Ethics (10/03)
- Course 400--USPAP Update 2003, Standards and Ethics for Professionals (11/03)
- Course 800--Separating Real & Personal Property from Intangible Bus. Assets (2/03)
- Mark to Market-The Next FIRREA? (5/02)
- Course 700--The Appraiser as an Expert Witness: Prep. and Testimony (3/02)
- Course 705--Litigation Appraising: Specialized Topics and Applications (3/02)
- Real Estate Fraud (1/02)
- Federal Land Exchange & Acquisitions: Appraisal Issues & Applications (4/00)
- Appraisal of Non-Conforming Uses (2/00)
- Course 430--Standards of Professional Practice, Part C (9/00)
- FHA and the Appraisal Process (8/99)
- Lease Abstraction and Analysis (2/99)
- Appraisal of Local Retail Properties (11/98)
- Course 520--Highest and Best Use (9/97)

EXPERIENCE:

Thoms & Associates Appraisal & Consulting, LLC, Scottsdale, AZ -- 2/91 - Present
Chief Appraiser, MeraBank, Phoenix, AZ -- 6/90-1/91
Chief Appraiser, Western Savings & Loan, Phoenix, AZ -- 5/84-6/90
Real Estate Administration Manager, Western Savings & Loan, Phoenix, AZ -- 12/87-4/89
Central Region Appraisal Supervisor, First Federal Savings & Loan, Lincoln, NE -- 1/72-4/84
Staff Appraiser, Nebraska Department of Roads -- 7/69-12/71

PROFESSIONAL AFFILIATIONS:

Appraisal Institute (MAI)
Appraisal Institute (SRA)
Arizona Certified General Real Estate Appraiser #30059
Broker's License -- State of Arizona
Broker's License -- State of Nebraska

INSTRUCTION:

Taught several semesters for the Saguaro Chapter of the Savings & Loan Institute of Financial Education. Past guest speaker for lending classes, realtor groups, appraisal companies, and professional appraisal chapters.

APPRAISAL EXPERIENCE:

Experienced in the appraisal and review of numerous property types including single family, condominiums, subdivisions, apartments, office buildings, retail buildings, industrial buildings, mini-storage facilities, gas station/convenience stores, assisted living facilities, churches, mortuaries, timeshare resorts, car washes, restaurants, preschool/daycare facilities, sand and gravel operations, and raw land.

PROFESSIONAL APPRAISAL INVOLVEMENT:

Past President of the Phoenix Chapter of the Appraisal Institute. Past Chairman of Education and Admissions Committee. Past President of Nebraska Chapter #111 and Phoenix Chapter #68 of the Society of Real Estate Appraisers.

PARTIAL LIST OF CLIENTS:

JPMorgan Chase	Bank of America	Wells Fargo
National Bank of Arizona	Leaders	Arizona Game & Fish
TierOne Bank	M&I Thunderbird Bank	Comerica Bank
Home National Bank	Bank USA	CIBC
Security National Bank	Marine Bank	1 st Yuma Bank
Bank of the Southwest	Sunrise Bank	East Valley Bank
Compass Bank	Chevron	Navajo County
AZ Dept. of Transportation	Arizona Bank & Trust	State Land Dept.
AZ Dept. of Economic Security	US Bancorp	Flood Control
Sun State Capital	U.S. Capital	Mesa Bank
Accountants	Valley Independent Bank	Corporations
Attorneys	City of Mesa	Individuals
Arizona Business Bank	Az. Dept. of Admin.	LaSalle Bank
Columbia Bank	Stockmen's Bank	Frontier Bank
Cullen Frost	Heritage Bank	Community Bank
Southwest Bank	Wachovia	Bank of the West
Montecito Bank	1st Nat. Bank of Arizona	Crosson Danis

QUALIFICATIONS
PATRICIA A. THOMS
Arizona Certified General Real Estate Appraiser #30731

EDUCATION:

C.E. School of Commerce, Omaha, Nebraska, December, 1967

Studies at the University of Nebraska, Lincoln, Nebraska

Appraisal Institute:

Real Estate Appraisal Principles, March, 1992

Basic Valuation Procedures, March, 1992

Capitalization Theory & Techniques, Part A & B, August, 1992

Advanced Applications, February, 1994

Appraising 1 to 4 Family Income Properties, November, 1995

Advanced Sales Comparison & Cost Approaches, March, 1996

The Internet and Appraising, March, 1997

Appraising Local Retail Properties, November 1998

Lease Abstracting and Analysis, February 1999

Appraisal of Non-Conforming Uses, February 2000

Condemnation Appraising: Basic Principles and Applications, May, 2000

Condemnation Appraising: Advanced Topics and Applications, May, 2000

Uniform Standards of Professional Appraisal Practice, October, 2001

Mark to Market - The Next FIRREA?, May, 2002

Separating Real & Personal Property from Intangible Business Assets, Feb. 2003

Rates & Ratios: Making Sense of GIMs, OARs, and DCF, February 2004

Loss Prevention Program for Real Estate Appraisers, September 2004

The Road Less Traveled, February 2005

National Uniform Standards of Professional Practice Update, February 2005

LICENSES AND CERTIFICATIONS:

Arizona Certified General Real Estate Appraiser #30731

Arizona Real Estate Salesman License

EXPERIENCE:

Associate Appraiser:	Thoms & Associates Appraisal & Consulting, LLC	
Office Manager:	Scottsdale, Arizona	February, 1991, to present

Property Supervisor:	Dial Companies	
	Phoenix, Arizona	August, 1990, to August, 1991

Assistant to Director of Fee Management:	Lincoln Property Company	
	Phoenix, Arizona	May, 1989, to July, 1990

Property Manager:

Paragon Group
Phoenix, Arizona

March, 1986, to March, 1989

**QUALIFICATIONS
JONATHAN LANDING**

Arizona Certified General Real Estate Appraiser #31101

FORMAL EDUCATION:

B.A. in History, Indiana University, May 1992

Post-Baccalaureate in Accounting, Indiana University, May 1997

REAL ESTATE RELATED COURSES & SEMINARS:

Attended numerous seminars and workshops on appraisal and real estate related topics conducted primarily by the Appraisal Institute. A list of courses include:

Appraisal Principles (Course 110)

Appraisal Procedures (Course 120)

Basic Income Procedures (Course 310)

Advanced Income Capitalization (Course 510)

Highest and Best Use & Market Analysis (Course 520)

Advanced Sales and Cost Approach (Course 530)

Uniform Standards of Professional Appraisal Practice, Part A (6/04)

EXPERIENCE:

Staff Appraiser, Thoms & Associates, Scottsdale, AZ -- 6/99 - Present

Staff Appraiser, Ralph J. Brekan & Associates, Scottsdale, AZ -- 3/01 - present

Staff Accountant, Miller Wagner & Co., Phoenix -- 10/98 - 4/99

Staff Accountant, Walker & Armstrong, Phoenix, AZ -- 9/97 - 10/98

Staff Appraiser, Heritage Appraisal Service, Michigan City, IN -- 5/92 - 7/97

PROFESSIONAL AFFILIATIONS:

Arizona Certified General Real Estate Appraiser #31101

APPRAISAL EXPERIENCE:

Experienced in the appraisal of numerous property types including single family, condominiums, apartments, office buildings, retail buildings, industrial buildings, mini-storage facilities, churches, restaurants, preschool/daycare facilities, and land.

DANIEL R. MONTIJO

10749 East Lazy Doc
Gold Canyon, AZ. 85218
(480) -671-3752

Experience

2002-Present **Thoms & Associates**, Phoenix, AZ, Staff Appraiser. Produce full narrative appraisal reports for properties in Arizona. Value commercial (office and retail, industrial, and vacant land). Produce cash flows and analyses.

1988-Present **Target Stores**, Phoenix, AZ

1994-Present, Department Manager – Managed departments grossing \$3mm annually, including housewares, domestics, men's, women's and infants' wear. Managed each department's staff, generally twelve. Developed weekly work schedules, assignments, reviews and pay raises. Supervised inventory and shrinkage research. Remerchandised stores around the city. Promoted theme and sales events.

1993-94, Department Relief Manager – Supervised various departments in place of managers. Tracked inventory, managed displays of new merchandise.

1988-1993, Sales Associate – responsible for creating merchandise displays, dealing with clients, training new staff members. Cross-trained in a variety of departments to learn various product lines.

1991-92 **Individual Man**, Tucson, AZ.

Sales associate for a retail specialty store carrying men's designer clothes. Developed product display skills, learned to sell collection rather than pieces. Responsible for accounting of sales on a daily basis.

Education

University of Arizona, Tucson, AZ

Bachelor of Science in Marketing, 1994.

Concentration in merchandising and product management, minor in psychology and behavioral science.

Central Arizona College, Coolidge, AZ

Associate of Arts in Business Administration, 1987.

Marketing major, 3.2 GPA, graduated with honors. Student body senator, Who's Who in American Junior Colleges.

Appraisal Education

Exchanging Real Property – Section 1031 (04/04)

Appraising Income Producing Property (05/04)

Skills

Argus real estate software, Excel, Costar COMPS, Microsoft Word, Word Perfect